



THE NAINITAL BANK LTD.

(REGD. OFFICE : G. B. PANT ROAD, NAINITAL)

BRANCH

APPLICATION FOR LOAN UNDER BANK'S CREDIT SCHE

"NAINI SAHYOG" FOR PROVIDING LOAN TO SALARIED EMPLOYEES**
"MAN PURNA" FOR PURCHASE OF CONSUMER DURABLES/TWO WHEELER

The Sr. Branch Manager
Branch Manager,
The Nainital Bank Limited.

.....BRANCH

Dear Sir,

I/We hereby apply for a personal loan of Rs. (Rupees) under your personal loan scheme "NAINI SAHYOG"/"MAN PURNA" and furnish the following information for sanction of the loan-

1. Name of applicant : Age Years
2. Father's/Husband's Name :
3. Educational Qualification :
4. Address : Permanent :
- Present :
- Office/Business address ** :
- Tel No. (O) Tel No (R).....

5. Whether the applicant is related to any staff member of the bank. If so please furnish details :

6. Details of Bank A/c :
- (i) Name of the Bank & Branch :
- (ii) A/c No & date of opening :
- (iii) Average Credit Balance :

7. Occupation : (if employed) ** :
- a) Name of employer with address :
- b) Nature of employment :
- c) Length of Service :
- d) Monthly Income (to be supported by latest salary certificate & or Income Tax assessment Order :

Gross	Rs.
Less Deductions	Rs.
Net Salary	Rs.
Other Income	Rs.
Total Income	Rs.

(B) (If Self Employed)**

Nature of business	Year of establishment
Annual Income	Rs.
(To be supported by Income tax assessment order proof of income)	
Monthly income of spouse if any	Rs.

8. Details of Assets & Liabilities as on the date of Application :

Cash & Bank Balance
Movable Assets
Immovable assets(*)
Other assets
Less Liabilities
Net Worth
(*)Address of Property

9. Particulars of consumer durables to be Purchased ** :

Invoice Price **	Rs.
Applicant's own Margin **	Rs.
	Rs.

10. Loan amount applied

11. Name & Add: of the dealer to whom payment is to be made ** :

12. Proposed repayment schedule : Monthly installment of Rs. Debit A/c No.....

13. Details of Coll. Security offered ** :

** Strike out which ever is not applicable

14. Details of personal guarantees offered
- a) Name of guarantors
 - b) Father's/Husband's Name
 - c) Residential address
 - d) Occupation/Profession
 - e) Details of account with us/other Banks - Name of Bank & Branch
 - f) Annual Income
 - g) Net worth
 - i) Movable assets
 - ii) Immovable Properties
 - iii) Other assets
 - Total Assets
 - iv) Less Liabilities
 - Net worth (i+ii+iii)-(iv)

I	II (Rs. in 000's)
Rs.	Rs.
Rs.	Rs.
Rs.	Rs.
Rs.	Rs.
Rs.	Rs.
Rs.	Rs.

I/We declare/undertake/authorise that :-

1. The particulars furnished above are true and correct.
2. That in the event of default of even single installment the Bank shall have right to recall the entire loan outstanding.
3. The advance will be used for the purpose for which it is granted **
4. I/we will maintain the article in good conditions and will not dispose off the same as long as the loan is outstanding.**
5. The disbursement of loan amount (including margin money) be made directly to the supplier/dealer.**

** (Applicable in case of "MANPURNA" scheme only).

I/we understand that :

1. The sanction of this loan is at the discretion of the bank and subject to my/our completing required formalities and executing necessary documents as per bank's norms and to its satisfaction.
2. All the terms & conditions of the loan are acceptable to me/us.

1. _____

(Name & Signature of Borrower/s)

2. _____
(Name & Signature of Guarantors)

Date.....

Place.....

Enclosures :

FOR NAINISAHYOG

1. A certificate from the employer to the effect that the applicant is a permanent employee and mentioning therein the date of his appointment and retirement and salary particulars alongwith complete break up of deduction duly countersigned by employee.
2. An undertaking from the employer that equated monthly installment will be deducted from the salary of the borrower and remitted to the branch for credit to the respective loan account till final liquidations.
3. A letter from the borrower authorising the bank to debit equated monthly installment to be fixed by the bank from his SB a/c.....till final liquidation.

FORMAN PURNA

Proforma invoice

Income proof- Salary Certificate/income tax assessment order/Form No. 16 issued by Employer

Address proof- Copy of Ration Card/Driving licence/Telephone bill/Passport/Election Identity Card.

FOR BRANCH USE ONLY

Sanctioned Term Loan/Demand Loan for Rs. (Rs.) only under DLP No.
on to Mr. / Mrs. S/o / W/o @ % p.a.
OPTLR repayable in equated monthly installments of Rs. under Bank's
..... scheme.

1. I/We have verified the particulars/information furnished by the borrower/guarantors.
2. Security documents obtained are in order and enforceable under law.
3. Compliance of terms and conditions of the loan scheme as per related HO circulars are being ensured.

MANAGER ACCTS./ASST. MANAGER/ADVANCE OFFICER

SR. / BRANCH / MANAGER / BRANCH MANAGER